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Case 08-72726 Doc 1 Filed 08/25/08 Entered 08/25/08 16:07:18 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 10

United S Northern Dist				y Petition	
Name of Debtor (if individual, enter Last, First, Middle): Peifer, Daniel J.		Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): None		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 5966	er I.D. (ITIN) No./Complete EIN	Last four digit (if more than		al-Taxpayer I.D. (IT	IN) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 508 Lexington Ave.	and State)	Street Address	ss of Joint Debtor (No. and	Street, City, and St	ate
Fox River Grove, IL	ZIPCODE 60021	ZIPCODE			
County of Residence or of the Principal Place of	Business:	County of Re	esidence or of the Principa	l Place of Business:	
Mchenry Mailing Address of Debtor (if different from stre	et address):	Mailing Add	ress of Joint Debtor (if diff	ferent from street ad	dress):
Maining Address of Decor (if different from suc	et address).	Waining / Kud	ress of some Deotor (if this	icrem from street ad	aressy.
	ZIPCODE				ZIPCODE
Location of Principal Assets of Business Debtor	(if different from street address a	bove):			ZIPCODE
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filing Fee (Check one box) Full Filing Fee attached Nature of Business (Check one box) Health Care Business Single Asset Real Estate as definity. Stockbroker Commodity Broker Clearing Bank Other Tax-Exempt Entity (Check box, if applicate to Code (the Internal Revenue Revenue Signed application for the court's consideration certifying that the debtor is unator pay fee except in installments. Rule 1006(b). See Official Form No. 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Chapter 13 Debts are primaril debts, defined in 1 § 101(8) as "incurr individual primari personal, family, opurpose."	ed by an ly for a or household 11 Debtors s defined in 11 U.S. as as defined in 11 U.S. as as defined in 11 U.S. are less than \$2,19 are less than \$2,19 are less than \$2,19 are solicited prepetition.	one box) Petition for of a Foreign ding Petition for of a Foreign of a Foreign occeeding Debts are primarily business debts C. § 101(51D) J.S.C. § 101(51D) bts (excluding debts 20,000
Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. THIS SPACE IS FOR COURT USE ONLY					
Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for					
distribution to unsecured creditors. Estimated Number of Creditors 1-49 50-99 100-199 200-999	1000- 5,001- 5000 10,000	10,001- 25,000	25,001- 50,001- 50,000 100,000	Over 100,000	
Estimated Assets \$0 to \$550,001 to \$100,001 to \$500,001 to \$1 \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000, to \$500 to \$1 billion		
Stimated Liabilities \$0 to \$50,001 to \$100,001 to \$500,001 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000, to \$500 to \$1 billion		

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B1 (Official Target 1)81702726 Doc 1 Filed 08/25/08 Entered 08/25/08 16:07:18 Desc Main Page 2					
Voluntary Petition (This page must be completed and filed in every case) DOCUMENT Page 2 of 10 Name of Debtor(s): Daniel J. Peifer					
	All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: Western District of Miskings		Case Number:	Date Filed:		
Western District of Michigan		01-62313	11/16/2001		
Location Where Filed: N.A.		Case Number:	Date Filed:		
	nkruptcy Case Filed by any Spouse, Partner	•	•		
Name of Debtor:	NONE	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).			
Exhibit A is	s attached and made a part of this petition.	X /s/ Richard T. Jones Signature of Attorney for Debtor(s)	August 8, 2008 Date		
_	Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No				
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.					
		arding the Debtor - Venue ny applicable box)			
◩	Debtor has been domiciled or has had a residence, princi immediately preceding the date of this petition or for a lo	pal place of business, or principal assets in this			
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)					
(Name of landlord that obtained judgment)					
(Address of landlord)					
	Debtor claims that under applicable non bankruptcy law, entire monetary default that gave rise to the judgment for	there are circumstances under which the debto			
	Debtor has included in this petition the deposit with the operiod after the filing of the petition.				
	Debtor certifies that he/she has served the Landlord with	this certification. (11 U.S.C. § 362(1)).			

F.	
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Case 08-72726 Doc 1 Filed 08/25	
B1 (Official Form 1) (1/08)	
Voluntary Petition (This page must be completed and filed in every ease)	Name of Debtor(s):
(This page must be completed and filed in every case)	Daniel J. Peifer Signatures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this point is true and correct.	petition
[If petitioner is an individual whose debts are primarily consumer debts a has chosen to file under chapter 7] I am aware that I may proceed under	r declare under penalty of perjury that the information provided in this pention
chapter 7, 11, 12, or 13 of title 11, United States Code, understand the re	elief proceeding and that Lam authorized to file this petition
available under each such chapter, and choose to proceed under chapter [If no attorney represents me and no bankruptcy petition preparer signs t	the (Check only one box)
petition] I have obtained and read the notice required by 11 U.S.C. § 342	2(b).
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.
	Pursuant to 11 U.S.C.§ 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Daniel J. Peifer	
Signature of Debtor	X
<u>.</u>	(Signature of Foreign Representative)
XSignature of Joint Debtor	
	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)	(Timed Name of Foreign respectments)
August 8, 2008	
Date	(Date)
Signature of Attorney*	
X /s/ Richard T. Jones	Signature of Non-Attorney Petition Preparer
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer
RICHARD T. JONES 6184629	as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices
Printed Name of Attorney for Debtor(s)	and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and,
Jones & Hart Law Offices	3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition
Firm Name	preparers, I have given the debtor notice of the maximum amount before any
_138 Cass Street Address	document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Post Office Box 1693 Woodstock, Illinois 60098	
	Printed Name and title, if any, of Bankruptcy Petition Preparer
_(815) 334-8220	
Telephone Number	Social Security Number (If the bankruptcy petition preparer is not an individual
<u>August 8, 2008</u> Date	state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this p is true and correct, and that I have been authorized to file this petition of behalf of the debtor.	
The debtor requests relief in accordance with the chapter of title 11,	Date
United States Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
Signature of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11
Date	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Western Division

In re Daniel J. Peifer	Case No
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) – Cont.				
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]				
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.				
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.				
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.				
I certify under penalty of perjury that the information provided above is true and correct.				
Signature of Debtor: /s/ Daniel J. Peifer DANIEL J. PEIFER				
Date: August 8, 2008				

UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Western Division

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

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Security number is provided above.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

this notice required by § 342(b) of the Bankruptcy Code.	
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the officer of t
	the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer,	
principal, responsible person, or partner whose Social	

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Daniel J. Peifer	X/s/ Daniel J. Peifer August 8, 2008
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	X
	Signature of Joint Debtor (if any) Date

Beneficial Capital One Citi Post Office Box 1757 ase 08-72726 Doc 1957 ମିଜେଫ 08/25/08ad Entered 08/25/08 <u>1</u>6% 07 018 Desc Main Post Of ፲፮ በ Page 8 of 10 The Lakes, NV 89163-6000 Baltimore, MD 21297 Post Offine Burn 260194 Page 8 of 10 Richmond, VA 23260-6094 Ford Motor Credit Company **HSBC** Harris Bank Post Office Box 64400 3800 Golf Road, #300 c/o Blatt, Hasenmiller, et al 125 S. Wacker Dr., #400 Colorado Springs, CO 80962-4400 Post Office Box 8759 Rolling Meadows, IL 60008 Chicago, IL 60606 **HSBC Card Services** Internal Revenue Service MB Financial Bank 475 E. 162nd Street Post Office Box 21460 230 South Dearborn Street Tulsa, OK 74121-1460 STOP 5013-CHI South Holland, IL 60473 Chicago, Illinois 60604 National City Mortgage Neuro & Ortho Institute Pain Therapy Assoc. c/o Harry S. Field, Attorney Post Office Box 1820 4501 N. Winchester 77 W. Washington Street, #2111 Dayton, OH 45401-1820 Chicago, IL 60640-5265 Chicago, IL 60602 Pain Therapy Assoc., Ltd. US Bank Washington Mutual Card Services

Post Office Box 790409

St. Louis, MO 63179-0409

Post Office Box 9016

Pleasanton, CA 94566-9016

Post Office Box 4463

Rockford, IL 61110-1963

Case 08-72726 Doc 1 Filed 08/25/08 Entered 08/25/08 16:07:18 Desc Main Document Page 9 of 10

UNITED STATES BANKRUPTCY COURT Northern District of Illinois, Western Division

In re	Daniel J. Peifer	,		
	Debtor		Case No.	
			Chapter	13
correc	VERIFICATION OF I hereby certify under penalty of perjury that the attachect and complete to the best of my knowledge.		ELIST OF CREDITORS Ched List of Creditors which consists of 1 page, in	
Date	August 8, 2008	Signature	/s/ Daniel J.]	Peifer
Date		of Debtor	DANIEL J. I	PEIFER

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Document

Page 10 of 10

United States Bankruptcy Court Northern District of Illinois, Western Division

	In re Daniel J. Peifer	Case No
		Chapter13
	Debtor(s)	1
	DISCLOSURE OF COMPENSA	TION OF ATTORNEY FOR DEBTOR
1.	and that compensation paid to me within one year before	(b), I certify that I am the attorney for the above-named debtor(s) the filing of the petition in bankruptcy, or agreed to be paid to me, for services contemplation of or in connection with the bankruptcy case is as follow s:
	For legal services, I have agreed to accept	\$ 3,500.00
	Prior to the filing of this statement I have received	
	Balance Due	
2.	The source of compensation paid to me was:	<u> </u>
2		
3.	The source of compensation to be paid to me is: V Debtor	
4. asso	I have not agreed to share the above-disclosed conociates of my law firm.	npensation with any other person unless they are members and
of m		nsation with a other person or persons who are not members or associates f the names of the people sharing in the compensation, is attached.
5.	In return for the above-disclosed fee. I have agreed to re	ender legal service for all aspects of the bankruptcy case, including:
	b. Preparation and filing of any petition, schedules, stat	ors and confirmation hearing, and any adjourned hearings thereof;
6.	By agreement with the debtor(s), the above-disclosed	fee does not include the following services:
		CERTIFICATION
	I certify that the foregoing is a complete statement debtor(s) in the bankruptcy proceeding.	nt of any agreement or arrangement for payment to me for representation of the
	August 8, 2008	/s/ Richard T. Jones
	Date	Signature of Attorney
		Jones & Hart Law Offices

Name of law firm